September 2018

more2life

PRODUCT UPDATE

With immediate effect the LTVs on Tailored Choice have reduced by 1% across all age ranges and enhancements.

Actual Age	55 +	55 - 65		66 - 70		71 - 75	
Cashback	Single & Joint	Single	Joint	Single	Joint	Single	Joint
	No Cashback	4%	5%	3%	4%	2%	3%
MER	6.15%	6.58%		6.48%		6.39%	
AER	6.33%	6.78%		6.68%		6.58%	
APR	6.48%	6.94%		6.83%		6.73%	

Age	PA1 LTV % SL (& JL)	PA2 LTV % SL (& JL)	PA3 LTV % SL (& JL)	PA4 LTV % SL (& JL)	PA5 LTV % SL (& JL)	PA6 LTV % SL (& JL)	PA7 LTV % SL (& JL)	PA8 LTV % SL (& JL)	PA9 LTV % SL (& JL)	PA10 LTV % SL & JL	PA11 LTV % SL & JL	PA12 LTV % SL & JL	PA13 LTV % SL & JL	PA14 LTV % SL & JL	PA15 LTV % SL & JL	PA16 LTV % SL & JL
55	n/a	n/a	n/a	24.90* (21.9)	26 (23)	27.1 (24.1)	28.2 (25.2)	29.3 (26.3)	30.4 (27.4)	31.5	32.6	33.7	34.8	35.9	37	38.1
56	n/a	n/a	24.90* (21.9)	26 (23)	27.1 (24.1)	28.2 (25.2)	29.3 (26.3)	30.4 (27.4)	31.5	32.6	33.7	34.8	35.9	37	38.1	39.2
57	n/a	24.90* (21.9)	26 (23)	27.1 (24.1)	28.2 (25.2)	29.3 (26.3)	30.4 (27.4)	31.5	32.6	33.7	34.8	35.9	37	38.1	39.2	40.3
58	24.90* (21.9)	26 (23)	27.1 (24.1)	28.2 (25.2)	29.3 (26.3)	30.4 (27.4)	31.5	32.6	33.7	34.8	35.9	37	38.1	39.2	40.3	41.4
59	26 (23)	27.1 (24.1)	28.2 (25.2)	29.3 (26.3)	30.4 (27.4)	31.5	32.6	33.7	34.8	35.9	37	38.1	39.2	40.3	41.4	42.5
60	27.1 (24.1)	28.2 (25.2)	29.3 (26.3)	30.4 (27.4)	31.5	32.6	33.7	34.8	35.9	37	38.1	39.2	40.3	41.4	42.5	43.6
61	28.2 (25.2)	29.3 (26.3)	30.4 (27.4)	31.5	32.6	33.7	34.8	35.9	37	38.1	39.2	40.3	41.4	42.5	43.6	44.7
62	29.3 (26.3)	30.4 (27.4)	31.5	32.6	33.7	34.8	35.9	37	38.1	39.2	40.3	41.4	42.5	43.6	44.7	46.3
63	30.4 (27.4)	31.5	32.6	33.7	34.8	35.9	37	38.1	39.2	40.3	41.4	42.5	43.6	44.7	46.6	47.4
64	31.5	32.6	33.7	34.8	35.9	37	38.1	39.2	40.3	41.4	42.5	43.6	44.7	46.3	47.4	48.5
65	32.6	33.7	34.8	35.9	37	38.1	39.2	40.3	41.4	42.5	43.6	44.7	46.3	47.4	48.5	49.6
66	33.7	34.8	35.9	37	38.1	39.2	40.3	41.4	42.5	43.6	44.7	46.3	47.4	48.5	49.6	50
67	34.8	35.9	37	38.1	39.2	40.3	41.4	42.5	43.6	44.7	46.3	47.4	48.5	49.6	50	50.8
68	35.9	37	38.1	39.2	40.3	41.4	42.5	43.6	44.7	46.3	47.4	48.5	49.6	50	50.8	51.9
69	37	38.1	39.2	40.3	41.4	42.5	43.6	44.7	46.3	47.4	48.5	49.6	50	50.8	51.9	53
70	38.1	39	40.3	41.4	42.5	43.6	44.7	46.3	47.4	48.5	49.6	50	50.8	51.9	53	53.5
71	39.2	40.3	41.4	42.5	43.6	44.7	46.3	47.4	48.5	49.6	50	50.8	51.9	53	53.5	54.5
72	40.3	41.4	42.5	43.6	44.7	46.3	47.4	48.5	49.6	50	50.8	51.9	53	53.5	54.5	54.5
73	41.4	42.5	43.6	44.7	46.3	47.4	48.5	49.6	50	50.8	51.9	53	53.5	54.5	54.5	54.5
74	42.5	43.6	44.7	46.3	47.4	48.5	49.6	50	50.8	51.9	53	53.5	54.5	54.5	54.5	54.5
75	43.6	44.7	46.3	47.4	48.5	49.6	50	50.8	51.9	53	53.5	54.5	54.5	54.5	54.5	54.5
76	44.7	46.3	47.4	48.5	49.6	50	50.8	51.9	53	53.5	54.5	54.5	54.5	54.5	54.5	54.5
77	46.3	47.4	48.5	49.6	50	50.8	51.9	53	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
78	47.4	48.5	49.6	50	50.8	51.9	53	53.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
79	48.5	49.6	50	50.8	51.9	53	53.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
80	49.6	50	50.8	51.9	53	53.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
81	50	50.8	51.9	53	53.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
82	50.8	51.9	53	53.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
83	51.9	53	53.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
84	53	53.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
85	53.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
86	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
87	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
88	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
89	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
90+	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5